

Information to identify the case:

Debtor 1	Marquis Quewon Dwah	Social Security number or ITIN xxx-xx-1422
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____
		EIN _____
United States Bankruptcy Court District of New Jersey		
Case number: 21-14197-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Marquis Quewon Dwah

7/24/24

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Marquis Quewon Dwah
Debtor

Case No. 21-14197-MBK
Chapter 13

District/off: 0312-3
Date Rcvd: Jul 24, 2024

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 70

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 26, 2024:

Recip ID	Recipient Name and Address
db	+ Marquis Quewon Dwah, 227 Bexley Lane, Piscataway, NJ 08854-2183
519331865	+ Canterbury at Piscataway Condominium Association, c/o Radom & Wetter, 245 Route 22 West, Suite 102, Bridgewater, NJ 08807-2560
519271036	+ Canterbury at Piscataway, C.A., c/o Towne & Country Management, 711 Sycamore Avenue, Red Bank, NJ 07701-4921
519216881	+ Fedloan, Pob 60610, Harrisburg, PA 17106-0610
519216877	+ Fedloan, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
519216890	+ Hackensack Meridian Health, PO Box 48028, Newark, NJ 07101-4828
519216889	+ Hackensack Meridian Health, 343 Thornall Street, Edison, NJ 08837-2209
519216891	+ Hackensack Meridian Urgent Care, 484 Temple Hill Road, Suite 104, New Windsor, NY 12553-5529
519216894	+ Kessler Professional Services, P.O. Box 827832, Philadelphia, PA 19182-7832
519216893	+ Kessler c/o, AR Resources, PO Box 1056, Blue Bell, PA 19422-0287
519216898	PrimeLending, Servicing Department, Dallas, TX 75252
519216901	Robert Wood Johnson Health Network, P.O. Box 251, South Amboy, NJ 08879-0251
519216913	+ State of New Jersey, Division of Taxation, 50 Barrack Street, P.O. Box 269, Trenton, NJ 08602-0269
519216914	Summit Medical Group, Business Office Admin., 150 Floral Avenue, Moonachie, NJ 07074
519216917	Summit Medical Group, 150 Floral Avenue, New Providence, NJ 07974-1557
519216915	+ Summit Medical Group, P.O. Box 167, Newark, NJ 07101-0167
519216916	+ Summit Medical Group, P.O. Box 416785, Boston, MA 02241-0001

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 24 2024 20:40:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jul 24 2024 20:40:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519216855	Email/Text: customer.service@atlantichealth.org	Jul 24 2024 20:40:00	Atlantic Health System, PO Box 21385, New York, NY 10087-1385
519216856	^ MEBN	Jul 24 2024 20:37:30	BCA Financial Services, 18001 Old Cutler Road, Suite 462, Miami, FL 33157-6437
519216863	Email/Text: BKelectronicnotices@cenlar.com	Jul 24 2024 20:40:00	CENLAR/Central Loan, Po Box 77404, Ewing, NJ 08628
519216866	EDI: LCITDAUTO	Jul 25 2024 00:31:00	Chrysler Credit Financial, P.O. Box 8065, Royal Oak, MI 48068
519216870	EDI: LCITDAUTO	Jul 25 2024 00:31:00	Chrysler Financial, 400 Horsham Road, Horsham, PA 19044
519216869	EDI: LCITDAUTO	Jul 25 2024 00:31:00	Chrysler Financial, Attention: Bankruptcy, P.O. Box 860, Roanoke, TX 76262
519216867	EDI: LCITDAUTO	Jul 25 2024 00:31:00	Chrysler Financial, P.O. Box 9001921, Louisville, KY 40290

District/off: 0312-3

User: admin

Page 2 of 4

Date Rcvd: Jul 24, 2024

Form ID: 3180W

Total Noticed: 70

519216857	+ EDI: CAPITALONE.COM	Jul 25 2024 00:31:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519216860	+ EDI: CAPITALONE.COM	Jul 25 2024 00:31:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
519244883	+ EDI: AIS.COM	Jul 25 2024 00:31:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519216864	^ MEBN	Jul 24 2024 20:38:30	Chrysler Capital, PO Box 660647, Dallas, TX 75266-0647
519216865	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 24 2024 20:40:00	Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275
519216868	+ EDI: LCITDAUTO	Jul 25 2024 00:31:00	Chrysler Financial, P.O. Box 9218, Farmington Hills, MI 48333-9218
519216872	EDI: DISCOVER	Jul 25 2024 00:31:00	Discover Financial, Pob 15316, Wilmington, DE 19850
519222910	EDI: DISCOVER	Jul 25 2024 00:31:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519216871	+ EDI: DISCOVER	Jul 25 2024 00:31:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
519216873	Email/Text: bankruptcycourts@equifax.com	Jul 24 2024 20:40:00	Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
519216874	Email/Text: bankruptcycourts@equifax.com	Jul 24 2024 20:40:00	Equifax Credit Info. Services, Inc., P.O. Box 740241, Atlanta, GA 30374
519216875	^ MEBN	Jul 24 2024 20:37:24	Experian, P.O. Box 2002, Allen, TX 75013-2002
519216876	^ MEBN	Jul 24 2024 20:36:52	Experian, P.O. Box 4500, Allen, TX 75013-1311
519263951	Email/Text: cashiering-administrationservices@flagstar.com	Jul 24 2024 20:40:00	Flagstar Bank, FSB, 5151 Corporate Drive, Troy, MI 48098
519216885	+ Email/Text: cashiering-administrationservices@flagstar.com	Jul 24 2024 20:40:00	Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Drive, Troy, MI 48098-2639
519216886	+ Email/Text: cashiering-administrationservices@flagstar.com	Jul 24 2024 20:40:00	Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
519216887	+ Email/Text: EBNBKNOT@ford.com	Jul 24 2024 20:40:00	Ford Motor Credit Comp, Pob 542000, Omaha, NE 68154-8000
519216892	EDI: IRS.COM	Jul 25 2024 00:31:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
519216895	+ Email/Text: SM-Rehab-Bankruptcies@selectmedical.com	Jul 24 2024 20:40:00	Kessler Professional Services, 300 Market Street, Saddle Brook, NJ 07663-5318
519216896	+ Email/Text: SM-Rehab-Bankruptcies@selectmedical.com	Jul 24 2024 20:40:00	Kessler Rehabilitation Hospital, P.O. Box 827914, Philadelphia, PA 19182-7914
519254303	Email/PDF: resurgentbknotifications@resurgent.com	Jul 24 2024 21:04:06	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519216897	^ MEBN	Jul 24 2024 20:38:11	PrimeLending, Attn: Bankruptcy, 18111 Preston Rd, Ste 900, Dallas, TX 75252-6601
519216899	+ Email/Text: rwjebn@rwjbh.org	Jul 24 2024 20:40:00	Robert Wood Johnson, 1 Robertwood Johnson Place, P.O. Box 2501, New Brunswick, NJ 08901-1966
519216900	+ Email/Text: rwjebn@rwjbh.org	Jul 24 2024 20:40:00	Robert Wood Johnson, 379 Campus Drive, 2nd Floor, Somerset, NJ 08873-1161
519216902	+ Email/Text: rwjebn@rwjbh.org	Jul 24 2024 20:40:00	Robert Wood Johnson University Hospital, One Robert Wood Johnson Place, New Brunswick, NJ 08901-1966

District/off: 0312-3

User: admin

Page 3 of 4

Date Rcvd: Jul 24, 2024

Form ID: 3180W

Total Noticed: 70

519216903	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 24 2024 20:40:00	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
519216904	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 24 2024 20:40:00	Santander Consumer USA, Po Box 961212, Fort Worth, TX 76161-0212
519274792	+ Email/Text: bncmail@w-legal.com	Jul 24 2024 20:40:00	Select Medical, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
519216905	+ Email/Text: clientservices@simonsagency.com	Jul 24 2024 20:40:00	Simon's Agency, Inc., Attn: Bankruptcy, Po Box 5026, Syracuse, NY 13220-5026
519216909	+ Email/Text: clientservices@simonsagency.com	Jul 24 2024 20:40:00	Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176
519216919	+ EDI: SYNC	Jul 25 2024 00:31:00	Syncb/hdceap, C/o Po Box 965036, Orlando, FL 32896-0001
519216918	+ EDI: SYNC	Jul 25 2024 00:31:00	Syncb/hdceap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519216920	+ EDI: SYNC	Jul 25 2024 00:31:00	Synchrony Bank/PC Richards & Sons, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
519216921	+ EDI: SYNC	Jul 25 2024 00:31:00	Synchrony Bank/PC Richards & Sons, C/o Po Box 965036, Orlando, FL 32896-0001
519216923	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jul 24 2024 20:40:00	Toyota Financial Services, Po Box 9786, Cedar Rapids, IA 52409-0004
519216922	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jul 24 2024 20:40:00	Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52408-8026
519273844	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jul 24 2024 20:39:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
519216924	^ MEBN	Jul 24 2024 20:37:03	TransUnion Consumer Solutions, P.O. Box 2000, Crum Lynne, PA 19022
519216925	^ MEBN	Jul 24 2024 20:37:06	TransUnion LLC, 2 Baldwin Place, PO Box 1000, Chester, PA 19016-1000
519216929	+ Email/Text: EDBKNotices@ecmc.org	Jul 24 2024 20:39:00	U.S. Department of Education, Po Box 5609, Greenville, TX 75403-5609
519216926	+ Email/Text: ECMCBKNotices@ecmc.org	Jul 24 2024 20:40:00	U.S. Department of Education, Ecmc/Attn: Bankruptcy, Po Box 16408, Saint Paul, MN 55116-0408
519231639	EDI: WFFC2	Jul 25 2024 00:31:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
519216932	+ EDI: WFFC2	Jul 25 2024 00:31:00	Wells Fargo/Furniture Marketing Group, Attn: Bankruptcy, Po Box 10438 Mac F8235-02f, Des Moines, IA 50306-0438
519216933	+ EDI: WFFC2	Jul 25 2024 00:31:00	Wells Fargo/Furniture Marketing Group, Po Box 14517, Des Moines, IA 50306-3517

TOTAL: 53

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
lm	*+	Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
519271037	*+	Canterbury at Piscataway, C.A., c/o Towne & Country Management, 711 Sycamore Avenue, Red Bank, NJ 07701-4921
519216858	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519216859	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

District/off: 0312-3

User: admin

Page 4 of 4

Date Recd: Jul 24, 2024

Form ID: 3180W

Total Noticed: 70

519216861	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
519216862	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
519216878	*+	Fedloan, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
519216879	*+	Fedloan, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
519216880	*+	Fedloan, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
519216882	*+	Fedloan, Pob 60610, Harrisburg, PA 17106-0610
519216883	*+	Fedloan, Pob 60610, Harrisburg, PA 17106-0610
519216884	*+	Fedloan, Pob 60610, Harrisburg, PA 17106-0610
519216888	*+	Ford Motor Credit Comp, Pob 542000, Omaha, NE 68154-8000
519216906	*+	Simon's Agency, Inc., Attn: Bankruptcy, Po Box 5026, Syracuse, NY 13220-5026
519216907	*+	Simon's Agency, Inc., Attn: Bankruptcy, Po Box 5026, Syracuse, NY 13220-5026
519216908	*+	Simon's Agency, Inc., Attn: Bankruptcy, Po Box 5026, Syracuse, NY 13220-5026
519216910	*+	Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176
519216911	*+	Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176
519216912	*+	Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176
519216930	*+	U.S. Department of Education, Po Box 5609, Greenville, TX 75403-5609
519216931	*+	U.S. Department of Education, Po Box 5609, Greenville, TX 75403-5609
519216927	*+	U.S. Department of Education, Ecmc/Attn: Bankruptcy, Po Box 16408, Saint Paul, MN 55116-0408
519216928	*+	U.S. Department of Education, Ecmc/Attn: Bankruptcy, Po Box 16408, Saint Paul, MN 55116-0408

TOTAL: 0 Undeliverable, 23 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 26, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 24, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
David G. Beslow	on behalf of Debtor Marquis Quewon Dwah yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;r64764@notify.bestcase.com;GoldmanBeslowLLC@jubileebk.net
Denise E. Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Mark Goldman	on behalf of Debtor Marquis Quewon Dwah yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;GoldmanBeslowLLC@jubileebk.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6